

Form plncf13 – ntcnfp1n13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 22-17086-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kimberly M. Lotierzo
PO Box 113
Kilmarnock, VA 22482

Social Security No.:
xxx-xx-6208

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 24, 2025.

Dated: July 24, 2025
JAN: har

Jeanne Naughton
Clerk

In re:
Kimberly M. Lotierzo
Debtor

Case No. 22-17086-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 24, 2025

User: admin
Form ID: plncf13

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2025:

Recip ID	Recipient Name and Address
db	+ Kimberly M. Lotierzo, PO Box 113, Kilmarnock, VA 22482-0113
r	+ Nekesha Lewis, Homesmart First Advantage Realty, 215 Fries Mill Road, Turnersville, NJ 08012-2021
519699372	+ Borough of Stratford, Attn: Tax Office, 307 Union Avenue, Stratford, NJ 08084-1313
519699386	+ Schiller, Knapp, Lefkowitz & Hertzell LLP, Attn: ELLIOT E. SMELTZER, ESQ., 716 Newman Springs Road, Suite 372, Lincroft, NJ 07738-1523
519699389	+ Stewart C. Lotierzo, Sr., 78 South Grove Street, Sicklerville, NJ 08081-9338

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 24 2025 21:00:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 24 2025 21:00:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 24 2025 21:04:51	Carvana, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519699370	^ MEBN	Jul 24 2025 20:50:34	Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079
519702082	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 24 2025 21:04:43	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519763379	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 24 2025 21:04:10	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519699371	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Jul 24 2025 20:58:00	Bayview Loan Servicing, LLC, Attn: Bankruptcy Processing, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
519699373	+ Email/Text: rm-bknotices@bridgecrest.com	Jul 24 2025 21:00:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
519702083	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 24 2025 21:04:11	Bridgecrest Acceptance Corporation, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519699374	+ Email/Text: ocrimport@arm.bulldcityfinancial.com	Jul 24 2025 21:00:00	Bull City Financial Solutions, Attn: Bankruptcy, 2609 North Duke St, Ste 500, Durham, NC 27704-0015
519752108	+ Email/PDF: ebn_ais@aisinfo.com	Jul 24 2025 21:03:42	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519714176	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 24 2025 21:03:37	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138

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519837943	+ Email/Text: ecfbnc@aldridgepite.com	Jul 24 2025 20:59:00	Community Loan Servicing LLC, Brian K. Jordan, Aldridge Pite, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
519699375	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 24 2025 21:04:02	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519707656	Email/Text: mrdiscen@discover.com	Jul 24 2025 20:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519699376	+ Email/Text: mrdiscen@discover.com	Jul 24 2025 20:58:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519699377	Email/Text: bankruptcycourts@equifax.com	Jul 24 2025 20:59:00	Equifax Information Services, PO Box 740241, Atlanta, GA 30348
519699378	^ MEBN	Jul 24 2025 20:49:46	Experian, PO Box 4500, Allen, TX 75013-1311
519699379	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Jul 24 2025 20:59:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
519699380	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 24 2025 21:04:31	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
519705221	Email/PDF: resurgentbknotifications@resurgent.com	Jul 24 2025 21:03:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519699381	+ Email/Text: Documentfiling@lciinc.com	Jul 24 2025 20:58:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
519756776	+ Email/Text: Documentfiling@lciinc.com	Jul 24 2025 20:58:00	LendingClub Bank, NA, P.O. BOX 884268, Los Angeles, CA 90088-4268
519699384	Email/Text: ml-ebn@missionlane.com	Jul 24 2025 20:58:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
519713410	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 24 2025 21:00:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519699382	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 24 2025 21:00:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
519699383	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 24 2025 21:00:00	Midland Funding, LLC, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
520207289	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 24 2025 21:15:23	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
520207290	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 24 2025 21:03:40	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519699385	+ Email/PDF: resurgentbknotifications@resurgent.com	Jul 24 2025 21:04:13	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
519767640	Email/Text: bankruptcy@springoakscapital.com	Jul 24 2025 20:58:00	Spring Oaks Capital SPV, LLC., P. O. Box 1216, Chesapeake, VA 23327-1216
519699387	Email/Text: bankruptcy@springoakscapital.com	Jul 24 2025 20:58:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
519699388	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jul 24 2025 20:58:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
519700185	^ MEBN	Jul 24 2025 20:51:12	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519699390	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 24 2025 21:15:21	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519699391	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 24 2025 21:04:43	Synchrony/PayPal Credit, Attn: Bankruptcy, Po

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519699392

^ MEBN

Box 965060, Orlando, FL 32896-5060

Jul 24 2025 20:49:57

TransUnion, PO Box 2000, Chester, PA
19016-2000

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor COMMUNITY LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
Regina Cohen	on behalf of Creditor Carvana LLC rcohen@lavin-law.com
Thomas G. Egner	on behalf of Debtor Kimberly M. Lotierzo tegner@mcdowelllegal.com tcuccuini@mcdowelllegal.com;kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;cgetz@mcdowelllegal.com;jmiller@mcdowelllegal.com;egnertr62202@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7